

**Information to identify the case:**

Debtor 1	<u>William Edward McClintock II</u>	Social Security number or ITIN	xxx-xx-0408
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Leah Ann McClintock</u>	Social Security number or ITIN	xxx-xx-4540
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22706-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Edward McClintock II

Leah Ann McClintock

8/22/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Edward McClintock, II  
Leah Ann McClintock  
Debtors

Case No. 20-22706-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 22, 2023

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:**

Recip ID	Recipient Name and Address
db	+ William Edward McClintock, II, 156 Dutchtown Road, Butler, PA 16002-7556
jdb	+ Leah Ann McClintock, 325 S. McKean St., Apt. 501, Butler, PA 16001-6054
15320375	Armstrong Cable, 437 North Main Street, Butler, PA 16001-4358
15320376	+ Butler Ambulance Service, 106 First Street, Butler, PA 16001-4719
15599721	Butler Imaging and Interventional Associates, 7 Acee Drive, Natrona Heights, PA 15065-9700
15320378	Butler Medical Providers, PO Box 1549, Butler, PA 16003-1549
15289917	CU Members Mortgage, A Division of Colonial Savings, F.A., 10860 North Fwy, Fort Worth, TX 76177
15320382	CU Members Mortgage division of Colonial, division of Colonial Savings FA, 10860 North Fwy, Fort Worth, TX 76177
15320383	+ Family Foot Care, 104 Technology Drive, Suite 103, Butler, PA 16001-1801
15599717	Genesis Medical Associates, Inc., 8150 Perry Highway, Suite 201, Pittsburgh, PA 15237-5200
15599718	+ MedCare Equipment Company, LLC, PO Box 1259, Dept. #140418, Oaks, PA 19456-1259
15320386	+ Primary Care Associates of Butler, 480 East Jefferson St., Butler, PA 16001-4780
15320387	UMR, P.O. Box 30541, Salt Lake City, UT 84130-0541
15320388	UMR Care Management, P.O. Box 8042, Wausau, WI 54402-8042

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Aug 23 2023 03:30:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15320374	^ MEBN	Aug 23 2023 09:51:14	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15320379	Email/Text: patientfinancialservices@butlerhealthsystem.org	Aug 22 2023 23:41:00	Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001

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15326389	+ Email/Text: alexis@multisourcecellc.com	Aug 22 2023 23:41:00	Brickhouse Opco I LLC, 4053 Maple Road, Suite 122, Amherst, NY 14226-1058
15320377	+ Email/Text: vferderber@basapa.org	Aug 22 2023 23:41:00	Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294
15320380	+ EDI: PRA.COM	Aug 23 2023 03:30:00	Capital One Bank (USA) N.A., c/o Portfolio Recovery Associates, LLC, Dept 922, P.O. Box 4115, Concord, CA 94524-4115
15599720	^ MEBN	Aug 23 2023 09:51:48	Collection Service Senter, Inc., 839 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15314362	+ Email/Text: bankruptcydesk@colonialsavings.com	Aug 22 2023 23:42:00	Colonial Savings, F.A., Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
15320381	Email/Text: bdsupport@creditmanagementcompany.com	Aug 22 2023 23:42:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
15289918	^ MEBN	Aug 23 2023 09:51:42	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15292057	Email/PDF: resurgentbknofications@resurgent.com	Aug 22 2023 23:48:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15314891	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15320385	+ EDI: AGFINANCE.COM	Aug 23 2023 03:30:00	One Main Financial, P.O. Box 740594, Cincinnati, OH 45274-0594
15367368	+ EDI: AGFINANCE.COM	Aug 23 2023 03:30:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15599719	Email/Text: bankruptcies@penncredit.com	Aug 22 2023 23:41:00	Penn Credit Corp., 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
15311806	EDI: PRA.COM	Aug 23 2023 03:30:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15599722	+ Email/PDF: clerical@simmassociates.com	Aug 22 2023 23:49:32	SIMM Associates, Inc., PO Box 7526, Newark, DE 19714-7526
15290343	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15293576	+ EDI: CKSFINANCIAL.COM	Aug 23 2023 03:30:00	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856
15320390	Email/Text: bankruptcy@firstenergycorp.com	Aug 22 2023 23:42:00	West Penn Power, P. O. Box 3615, Akron, OH 44309-3615
15320389	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 22 2023 23:42:00	West Penn Power, P. O. Box 3687, Akron, OH 44309-3687

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CU MEMBERS MORTGAGE, A DIVISON OF COLONIAL SAVINGS
cr		Midland Credit Management, Inc.
cr		OneMain Financial Group, LLC
15320384	##+	KML Law Group, ATTN: Denise Carlon, Esq., 216 Haddon Avenue, Suite 406, Haddon Township, NJ 08108-2812

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CU MEMBERS MORTGAGE A DIVISON OF COLONIAL SAVINGS, F.A. bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Leah Ann McClintock dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Debtor William Edward McClintock II dai@dairosenblumbankruptcy.com, Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor OneMain Financial Group LLC kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor CU MEMBERS MORTGAGE A DIVISON OF COLONIAL SAVINGS, F.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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